

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/4/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori Giustiniani
824 Lukas Boulevard
Morganville, NJ 07751

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1203 (Lori Giustiniani)

United States Bankruptcy Judge:
Honorable Christine M. Gravelle

Attorney for Debtor(s) (name and address):

George E Veitengruber III
Veitengruber Law LLC
1720 Highway 34
Suite 10
Wall, NJ 07727
Telephone number: 732-695-3303

Trustee:

Karen E. Bezner
567 Park Avenue, Suite 103
Scotch Plains, NJ 07076
Telephone number: (908) 322-8484
The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **October 13, 2015**

Time: **12:00 PM**

Location: **Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
12/14/15**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

402 East State Street
Trenton, NJ 08608
Telephone number: 609-858-9333

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 9/9/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-866-222-8029. After the initial greeting enter the New Jersey court code: #88. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Lori Giustiniani
DebtorCase No. 15-26830-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: pfiero
Form ID: b9aPage 1 of 2
Total Noticed: 38

Date Rcvd: Sep 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2015.

db +Lori Giustiniani, 824 Lukas Boulevard, Morganville, NJ 07751-9749
 tr +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
 515724680 +ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012
 515724682 +AJ Perry, 1162 Pine Brook Road, Tinton Falls, NJ 07724-9707
 515724681 +Advantage Assets II Inc., 1000 N. West Street, Wilmington, DE 19801-1050
 515724683 Alliance One, 6566 Kimball Drive, Suite 200, Gig Harbor, WA 98335
 515724684 +Alliance One, P.O. Box 510267, Livonia, MI 48151-6267
 515724687 +Asset Recovery Solutions, 2200 E. Devon Avenue, Des Plaines, IL 60018-4501
 515724689 +Bio Reference Laboratories, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
 515724690 +CAP Diagnostics DBA Pathnostics, 17661 Cowan, Irvine, CA 92614-6031
 515724697 +FCBS Inc., 330 S. Warminster Road, Hatboro, PA 19040-3404
 515724698 +Fein Such Kahn & Shepard P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 515724699 +First Credit Service, 377 Hoes Lanesuit 200, Piscataway, NJ 08854-4155
 515724701 +Internal Revenue Service, P.O. Box 931000, Louisville, KY 40293-1000
 515724702 +Joseph Mann & Creed, 8948 Canyon Falls Boulevard, Suite 200, Twinsburg, OH 44087-1900
 515724703 +Kindercare Learning Centers, 293 Gordons Corner Road, Manalapan, NJ 07726-3354
 515724705 +LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
 515724706 +Midland Credit Management Inc., P.O. Box 2121, Warren, MI 48090-2121
 515724709 +Richmond University Medical Center, 355 Bard Avenue, Staten Island, NY 10310-1699
 515724710 +Slomin Security Inc., 125 Lauman Lane, Hicksville, NY 11801-6539
 515724711 +Turk Collection, P.O. Box 20, Keyport, NJ 07735-0020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Gveitengruberesq@gmail.com Sep 09 2015 22:32:57 George E Veitengruber, III,
 Veitengruber Law LLC, 1720 Highway 34, Suite 10, Wall, NJ 07727
 smg E-mail/Text: leah.bynon@usdoj.gov Sep 09 2015 22:33:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 09 2015 22:33:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515724685 +EDI: AMEREXPR.COM Sep 09 2015 22:13:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 515724686 +EDI: ARROW.COM Sep 09 2015 22:13:00 Arrow Financial Services LLC, 5996 W. Touhy Avenue,
 Niles, IL 60714-4610
 515724688 +EDI: BANKAMER.COM Sep 09 2015 22:13:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 515724691 +EDI: CAPITALONE.COM Sep 09 2015 22:13:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 515724692 +EDI: CHASE.COM Sep 09 2015 22:13:00 Chase Bank USA, P.O. Box 15298,
 Wilmington, DE 19850-5298
 515724693 +EDI: CITICORP.COM Sep 09 2015 22:13:00 Citibank, P.O. Box 6062,
 Sioux Falls, SD 57117-6062
 515724694 +EDI: WFNNB.COM Sep 09 2015 22:13:00 Comenity Bank, P.O. Box 182273,
 Columbus, OH 43218-2273
 515724695 +EDI: RCSFNBMARIN.COM Sep 09 2015 22:13:00 Credit One Bank, P.O. Box 98872,
 Las Vegas, NV 89193-8872
 515724696 +EDI: DISCOVER.COM Sep 09 2015 22:13:00 Discover Financial SVC LLC, P.O. Box 15316,
 Wilmington, DE 19850
 515724700 +EDI: HFC.COM Sep 09 2015 22:13:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009
 515724704 +EDI: TFSR.COM Sep 09 2015 22:13:00 Lexus Financial Service, P.O. Box 4102,
 Carol Stream, IL 60197-4102
 515724707 +EDI: MID8.COM Sep 09 2015 22:13:00 Midlantic Credit Management, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 515724708 +E-mail/PDF: bankruptcy@ncfsi.com Sep 09 2015 22:35:55 New Century Financial,
 110 F. Jefferson Road, #104, Whippany, NJ 07981-1038
 515724712 +EDI: VERIZONWIRE.COM Sep 09 2015 22:13:00 Verizon Wireless, P.O. Box 26055,
 Minneapolis, MN 55426-0055

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: pfiero
Form ID: b9a

Page 2 of 2
Total Noticed: 38

Date Rcvd: Sep 09, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2015 at the address(es) listed below:

George E Veitengruber, III on behalf of Debtor Lori Giustiniani Gveitengruberresq@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

TOTAL: 2